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Application Serial No: 10/665,244
Responsive to the Office Action mailed on: December 23, 2008

REMARKS

This Response is in response to the Office Action mailed on December 23, 2008.
Claims 1 and 3-22 are pending.

Examiner Interview:

Applicants thank the Examiner, Mr. Mohammad Shaikh, and the Examiner's supervisor, Mr. Thomas Dixon, for the telephonic interview that took place on March 3, 2009 with the Applicant's representatives. In the interview, Applicant's representatives noted that paragraph [0058] and Figure F of Ferguson III (US Publication No. 2002/0173994) does not teach or suggest providing retrieved credit information to a consumer in an active itemized format comprising a plurality of active links. Examiners Shaikh and Dixon agreed that Ferguson III does not appear to show these features but pointed to Figure 5 of Richey (US Publication No. 2003/0233292) as teaching these features. Applicant's representatives noted that Figure 5 shows a list of transactions, but does not teach or suggest active links associated with credit items that provide the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items. No agreement on this point was reached.

Applicant's representatives further requested clarification regarding the Crawford reference cited in the rejection to claims 3-5, 9, 11 and 14. Examiner Shaikh noted that the actual publication number for the Crawford reference is US 2003/0046223. Applicant's representatives request that the Crawford reference be cited in an updated PTO-892 form with any future correspondence from the Examiner.

§103 Rejections:

Claims 1, 6-8, 10, 12, 13, 15, 20 and 22 are rejected as being unpatentable over Brody (US Publication No. 2002/0077964) in view of Ferguson III (US Publication No. 2002/0173994). This rejection is traversed. Applicant notes that claim 15 depends from claim 14 and should be allowed for at least the same reasons described below with respect to claim 14.

Claim 1 is directed to a method for on-line monitoring and on-line interaction and control of credit information from a credit report of a consumer of credit that requires,

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inter alia, an on-line consumer credit information management system providing retrieved credit information, comprising a plurality of credit items, each associated with a specific credit grantor, to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via a computer. Claim 1 further requires that the on-line consumer credit information management system provide the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item.

One advantage of the method recited in claim 1 is that the consumer can select one of the displayed links associated with a credit item the consumer believes is inaccurate and can directly communicate with the credit grantor to investigate any inaccuracy and have the inaccuracy corrected. The only entity that can correct one of the displayed credit items is the credit grantor who reported the information contained in the displayed credit item. However, the consumer has the right to request that erroneous information be investigated and, if found to be incorrect, be corrected. The credit reporting bureaus themselves cannot change the information contained in a credit report unless and until the credit grantor reports the new credit information. Nor can the on-line consumer credit management system change the information.

The combination of Brody and Ferguson III does not teach or suggest these features. The rejection provides Ferguson III for teaching retrieved credit information to a consumer in an active itemized format comprising a plurality of active links. However, as discussed in the Examiner Interview of March 3, 2009, Ferguson III does not teach or suggest providing retrieved credit information to a consumer in an active itemized format comprising a plurality of active links. Accordingly, Ferguson III cannot teach or suggest an on-line consumer credit information management system providing retrieved credit information, comprising a plurality of credit items, each associated with a specific credit grantor, to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via a computer, as required by claim 1. Ferguson III also cannot teach

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or suggest that the on-line consumer credit information management system provide the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item, as required by claim 1. For at least these reasons claim 1 is patentable over Brody and Ferguson III and should be allowed. Claims 6-8, 10, 12, 13, and 20 depend from claim 1 and should be allowed for at least the same reasons.

During the March 3, 2009 telephone interview, the Richey reference was provided for teaching the above features not taught by Ferguson III. In particular, Figure 5 of Richey was interpreted as showing retrieved credit information in an active itemized format comprising a plurality of active links. While Figure 5 of Richey shows a list of transactions, with each transaction including a transaction ID number that appears to be an active link, this figure does not teach or suggest all of the deficiencies of Ferguson III. For example, claim 1 requires providing a plurality of credit items, each associated with a specific credit grantor, to the consumer in an active itemized format. In contrast, Figure 5 of Richey provides, for a particular credit card over a specified time range, a plurality of transactions, each associated with a specific merchant.

Also, claim 1 requires a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to interact with each credit item of the credit information via a computer. In contrast, Richey teaches a plurality of active links, each being associated with a respective one of the plurality of transactions to provide the consumer the ability to view in detail particular transaction (see paragraph [0034] and Figures 5 and 6 of Richey).

Moreover, claim 1 requires that the on-line consumer credit information management system provide the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item. As discussed above, Richey merely teaches providing active links to view in detail particular transactions made on a credit card. Nowhere does Richey contemplate providing the consumer the ability to communicate directly with one of the credit grantors regarding one of the credit items by selecting the active link associated with the credit item, as required by claim 1.

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Claim 22 is directed to a method for on-line monitoring, interaction and control of credit information of a consumer of credit using the consumer's credit report that requires, inter alia, an on-line consumer credit information management system providing retrieved credit information, comprising a plurality of credit items, each credit item associated with a specific credit grantor, to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to initiate contact with the credit grantors regarding the credit items.

Similar to the advantages discussed with respect to claim 1, the consumer can select one of the displayed links associated with a credit item the consumer believes is inaccurate and can initiate contact with the credit grantor to investigate any inaccuracy and have the inaccuracy corrected. The only entity that can correct one of the displayed credit items is the credit grantor who reported the information contained in the displayed credit item. However, the consumer has the right to request that erroneous information be investigated and, if found to be incorrect, be corrected. The credit reporting bureaus themselves cannot change the information contained in a credit report unless and until the credit grantor reports the new credit information. Nor can the on-line consumer credit management system change the information.

The combination of Brody and Ferguson III does not teach or suggest these features. As discussed, with respect to claim 22, nowhere does Brody or Ferguson III, either alone or in combination, teach or suggest providing retrieved credit information to a consumer in an active itemized format comprising a plurality of active links. Accordingly, these prior art references also cannot teach or suggest an on-line consumer credit information management system providing retrieved credit information, comprising a plurality of credit items, to the consumer in an active itemized format comprising a plurality of active links, each one of said active links being associated with a respective one of the plurality of credit items to provide the consumer the ability to initiate contact with the credit grantors regarding the credit items. For at least these reasons claim 22 is patentable over Brody and Ferguson III and should be allowed. Applicants also note that Richey does not overcome these deficiencies of Brody and Ferguson III for similar reasons as those described above with respect to claim 1.

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Claims 3-5, 9-11, 14 and 21 are rejected as being unpatentable over Brody in view of Ferguson III and further in view of Crawford (US Publication No. 2003/0046223). This rejection is traversed. Claims 3-5 and 9-11 depend from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection with respect to claims 3-5 and 9-11.

Claim 14 is directed to a method for on-line monitoring and control of credit information of a consumer of credit that requires, inter alia, providing an on-line consumer credit information management system that allows the consumer to select at least two or more of the following services offered by the on-line consumer credit information management system: obtaining and tracking credit reports and/or scores; monitoring credit; reporting lost credit cards; identity theft reporting; calculating hypothetical interest rates that the consumer should pay for specific types of loans based on the consumer's credit information; and accessing credit information archived by the on-line consumer credit information management system.

There is no motivation to combine Brody, Ferguson III and Crawford to obtain the features of claim 14. The rejection asserts that it would be obvious to combine reporting lost credit cards, identity theft reporting and calculating hypothetical interest rates in order to ensure that the consumer's credit is always protected. However, calculating hypothetical interest rates, for example, bears little relation to ensuring that the consumer's credit is always protected. Moreover, claim 14 is directed to a concept of a one-stop hub for providing various on-going, value added credit services that require maintaining updated credit information. In contrast, Brody is merely directed to systems for providing consumers anonymous pre-approved offers from a consumer-selected group of merchants and provides no motivation to provide services such as: reporting lost credit cards; identity theft reporting' and calculating hypothetical interest rates, as required by claim 14. For at least these reasons claim 14 is patentable over Brody, Ferguson III and Crawford and should be allowed. Claim 21 depends from claim 14 and should be allowed for at least the same reasons.

Claims 16 and 17 are rejected as being unpatentable over Brody in view of Ferguson III in view of Crawford and further in view of Richey (US Publication No.

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2003/0233292). This rejection is traversed. Claims 16 and 17 depend from claim 14 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Claims 18 and 19 are rejected as being unpatentable over Brody in view of Ferguson III and further in view of Richey. This rejection is traversed. Claims 18 and 19 depend from claim 1 and should be allowed for at least the same reasons described above. Applicant does not concede the correctness of this rejection.

Conclusion:

Applicant requests reconsideration of the claims and further requests the Examiner to allow the application. The Examiner may telephone the undersigned at 612.455.3805 if there are any questions or issues that can be easily resolved.

Respectfully submitted,

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